

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Lawrence Bady

Debtor(s)

Case No. 15 B 22467

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2015.
- 2) The plan was confirmed on 08/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/23/2018.
- 5) The case was Converted on 06/04/2018.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$38,856.29
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$38,856.29**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,025.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,585.02
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,610.02**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP	Unsecured	442.00	484.53	484.53	53.59	0.00
American InfoSource LP	Unsecured	820.00	868.11	868.11	96.01	0.00
Bank Of America	Unsecured	2,420.00	2,500.94	2,500.94	276.59	0.00
Capital 1 Bank	Unsecured	438.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	1,762.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	371.00	472.04	472.04	52.20	0.00
Capital One Bank	Unsecured	559.00	605.29	605.29	66.94	0.00
Cavalry SPV I LLC Assignee of Capital O	Unsecured	2,688.00	2,688.39	2,688.39	297.33	0.00
Consumer Portfolio Services	Secured	23,861.00	24,194.47	24,194.47	0.00	0.00
Dell Financial Services Inc	Unsecured	2,230.00	2,250.56	2,250.56	248.90	0.00
Dept Stores National Bank/Macys	Unsecured	154.00	153.80	153.80	17.01	0.00
Discover Financial Services	Unsecured	1,455.00	1,460.52	1,460.52	161.52	0.00
ECast Settlement Corp	Unsecured	4,283.00	4,239.57	4,239.57	468.87	0.00
First Investors Servicing Corp	Secured	27,995.00	27,694.70	27,694.70	27,694.70	2,333.98
Jefferson Capital Systems LLC	Unsecured	3,831.00	3,742.29	3,742.29	413.88	0.00
Lane Bryant Retail/Soa	Unsecured	0.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	2,905.00	2,905.58	2,905.58	321.34	0.00
Midland Funding LLC	Unsecured	463.00	481.75	481.75	53.28	0.00
OneMain Financial	Unsecured	471.00	NA	NA	0.00	0.00
Personal Finance Company	Unsecured	911.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	474.00	474.13	474.13	52.43	0.00
Portfolio Recovery Associates	Unsecured	0.00	367.48	367.48	40.64	0.00
Quantum3 Group	Unsecured	1,056.00	1,056.88	1,056.88	116.89	0.00
Rcs/michael Hill	Unsecured	202.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,633.00	1,633.86	1,633.86	180.70	0.00
Resurgent Capital Services	Unsecured	1,276.00	1,205.67	1,205.67	133.34	0.00
Rogers & Hollands Jewelers	Unsecured	43.00	NA	NA	0.00	0.00
Sterling Jewelers Inc DBA Kay Jeweler's	Unsecured	1,188.00	1,188.71	1,188.71	131.46	0.00
Synchrony Bank	Unsecured	44.00	136.17	136.17	15.06	0.00
TD Bank USA NA	Unsecured	161.00	177.32	177.32	19.61	0.00
US Bank	Unsecured	500.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$51,889.17	\$27,694.70	\$2,333.98
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$51,889.17</b>	<b>\$27,694.70</b>	<b>\$2,333.98</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,093.59</b>	<b>\$3,217.59</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,610.02</u>	
Disbursements to Creditors	<u>\$33,246.27</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$38,856.29</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/30/2018

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.